

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn Michele Mead
Debtor

Case No. 21-00181-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 08, 2021

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2021:

Recip ID	Recipient Name and Address
db	+ Dawn Michele Mead, 621 1st Street, Richmondale, PA 18421-9610
5387611	+ Car-Lotta Credit, 303 Wyoming Ave, Kingston, PA 18704-3502
5387615	+ Commonwealth Health, PO Box 637289, Cincinnati OH 45263-0877
5387616	+ Credit Corp Solutions, Inc., PO Box 788, Kirkland, WA 98083-0788
5387617	+ Financial Recoveries, 200 East Park Dr., Suite 100, PO Box 1388, Mt. Laurel, NJ 08054-7388
5387619	+ Geisinger, PO Box 27727, Newark NJ 07101-7727
5387618	+ Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5387621	+ Jordan Mead, 621 1st Street, Richmondale PA 18421-9610
5387622	+ Lakeview Loan Servicing, M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5387624	+ Mary Evans, 1931 Roosevelt Hwy., Honesdale, PA 18431-4213
5387628	+ Rebecca Ann Solarz, Esquire, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5387630	+ Robert Joseph Davidow, Esquire, Mason, Griffin & Pierson, PC, 101 Poor Farm Road, Princeton, NJ 08540-1941
5387631	+ Robertson, Anschutz & Schneid, PL, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2021 19:01:50	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5387608	+ Email/Text: g20956@att.com	Mar 08 2021 18:44:00	AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro - lead paralegal, One AT&T Way, Rm.3A104, Bedminster NJ 07921-2693
5387609	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 08 2021 19:02:16	Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
5387610	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 08 2021 19:02:04	Capital One Best Buy, PO Box 30253, Salt Lake City UT 84130-0253
5387612	+ Email/Text: bankruptcy@cavps.com	Mar 08 2021 18:44:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
5387613	+ Email/Text: bankruptcy@cavps.com	Mar 08 2021 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Dr, Suite 400, Valhalla, NY 10595-2321
5388379	+ Email/Text: bankruptcy@cavps.com	Mar 08 2021 18:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5387620	Email/Text: bnc-quantum@quantum3group.com	Mar 08 2021 18:44:00	JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
5387614	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 08 2021 19:02:20	Chase Bank USA, N.A., PO Box 15298, Wilmington DE 19850
5387623	Email/PDF: resurgentbknofications@resurgent.com	Mar 08 2021 19:02:23	LVNV Funding, LLC, Resurgent Capital Svcs, PO Box 10587, Greenville, SC 29603-0587
5390540	Email/PDF: resurgentbknofications@resurgent.com	Mar 08 2021 19:01:51	LVNV Funding, LLC, Resurgent Capital Services,

5387625	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 08 2021 18:44:59	PO Box 10587, Greenville, SC 29603-0587 Navy Federal Credit Union, PO Box 3000, Merrifield VA 22119-3000
5387626	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 08 2021 19:02:06	Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541
5387629	+ Email/Text: Supportservices@receivablesperformance.com	Mar 08 2021 18:44:00	Receivables Performance, 20816 44th Ave. West Suite 140, Lynwood, WA 98036-7744
5388174	+ Email/PDF: gecsedl@recoverycorp.com	Mar 08 2021 19:02:18	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5387632	Email/PDF: gecsedl@recoverycorp.com	Mar 08 2021 19:02:18	Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5387627	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Assoc., LLC, PO Box 12914, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
John Fisher	on behalf of Debtor 1 Dawn Michele Mead johnvfisher@yahoo.com fisherlawoffice@yahoo.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

IN RE:
DAWN MICHELE MEAD,

<u>X</u>	ORIGINAL PLAN
<u> </u>	AMENDED PLAN (Indicate 1 st , 2 nd , 3 rd , etc.)
<u>0</u>	Number of Motions to Avoid Liens
<u>0</u>	Number of Motions to Value Collateral

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/2021	04/2022	\$ 932	N/A	\$ 932	\$ 13,980
05/2022	01/2026	\$ 1,365	N/A	\$ 1,365	\$ 61,425
				Total Payments:	\$ 75,405

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(X) Debtor is over median income. Debtor estimates that a minimum of \$ 0 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

 None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

 X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Lakeview Loan Servicing (Claim No. 9)	Debtor's Residence at 621 1 st Street, Richmondale, Lackawanna County, Pennsylvania	2730
Carlotta Credit	2011 Volkswagon Jetta	8522

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.

 None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

 X The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Lakeview Loan Servicing	Debtor's Residence	\$ 63,829.03	\$ 0	\$ 63,829.03

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

 X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

X None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

F. Surrender of Collateral. *Check one.*

X None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 0 already paid by the Debtor, the amount of \$4,000 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

 X None. If “None” is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

 X None. If “None” is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 X None. If “None” is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- X plan confirmation.
 entry of discharge.
 closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,000	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ 63,829.03	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 34.97	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 67,864
	Trustee Commission (Estimated at 10%)	\$ 7,541	
	Total		\$ 75,405

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Plan contains 1) a table in Section 8, above, that provides estimated distributions to each class of claims, in addition to all other information required in Section 8; and 2) no signature line for a joint debtor as there is none.

Dated: January 28, 2021

/s/ John Fisher

John Fisher, Esquire, Attorney for Debtor

/s/ Dawn Michelle Mead

DAWN MICHELE MEAD, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.